

Commitment

Competence

Character

WELCOME TO THE PERSI WEBSITE TOUR



Homepage - WWW.PERSI.IDAHO.GOV

Helping Idaho Public Employees Build A Secure Retirement

Home Retirement Board About Contact Us Idaho.gov

IDAHO

Public Employee Retirement System of Idaho

PERSI

Search go

Member and Account myPERSI

- Members
- Retirees
- Employers
- Brochures
- Online Services
- Investments
- Education

PERSI NEWS:
08/13/2012 - [Legislative Letter Regarding The Pension Factor 2012](#)

Welcome to PERSI

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The [Fast Facts Flyer](#) shows how PERSI retirement benefits support Idaho's economy, presents useful demographic information, offers insight to the policies that guide the fund, and provides details about the supplemental Choice 401(k) Plan.

See How 401(k) Contributions Affect Take-home Pay

Choice 401(k) Plan Calculators

A WEB TOUR OF YOUR PERSI CHOICE PLAN

Members	Retirees	Employers
» MyPERSI	» Base Plan	
» Choice 401(k) Plan	» Publications	
» Forms	» Newsletters	

Upcoming Event

- » Board Meeting
When: October 23rd
Time: 8:30 AM
Place: Boise PERSI Office
[Agenda](#)
- » Workshops
[PERSI Training Videos](#)
[Check Workshop Schedule](#)

[f](#)

Quick Links:

- » [PERSI Rulemaking](#)
- » [PERSI News Archive](#)
- » [Board Meetings](#)
- » [Brochures](#)
- » [Education](#)
- » [Financial/Investment](#)
- » [Forms](#)
- » [Legislation](#)
- » [Member Handbook](#)
- » [Pension News](#)
- » [Related and Useful Sites](#)
- » [RFP Documents](#)

The PERSI website

- ◆ Is easy to navigate
- ◆ Provides a great deal of useful information
- ◆ Allows you to...
 - Learn about your benefits
 - Print forms
 - Complete tasks independently and in some cases on-line

❖ This tour will show you...

- ◆ What information is available using each of the main links
- ◆ Where to access and complete forms
- ◆ How to log into your account using the myPERSI button
- ◆ How to register for retirement workshops
- ◆ How to find additional information about:
 - The Retirement Board
 - The Fund
 - Upcoming Events
 - PERSI News



Member and Retiree
Account Access
myPERSI Login



- ▶ Members
- ▶ Retirees
- ▶ Employers
- ▶ Brochures
- ▶ Online Services
- ▶ Investments
- ▶ Education

Left-side of the homepage.

Helping Idaho Public Employees Build A Secure Retirement

Home Retirement Board About Contact Us Idaho.gov




Public Employee Retirement System of Idaho

Member and Retiree Account Access

[myPERSI Login](#)

A+ | A- | Normal

- Members
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- Education

PERSI NEWS:
08/13/2012 - [Legislative Letter Regarding The Pension Factor 2012](#)

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See How 401(k) Contributions Affect Take-home Pay

CHOICE

A WEB TOUR OF YOUR PERSI CHOICE PLAN

Choice 401(k) Plan Calculators

Members	Retirees	Employers
» MyPERSI	» Base Plan	
» Choice 401(k) Plan	» Publications	
» Forms	» Newsletters	

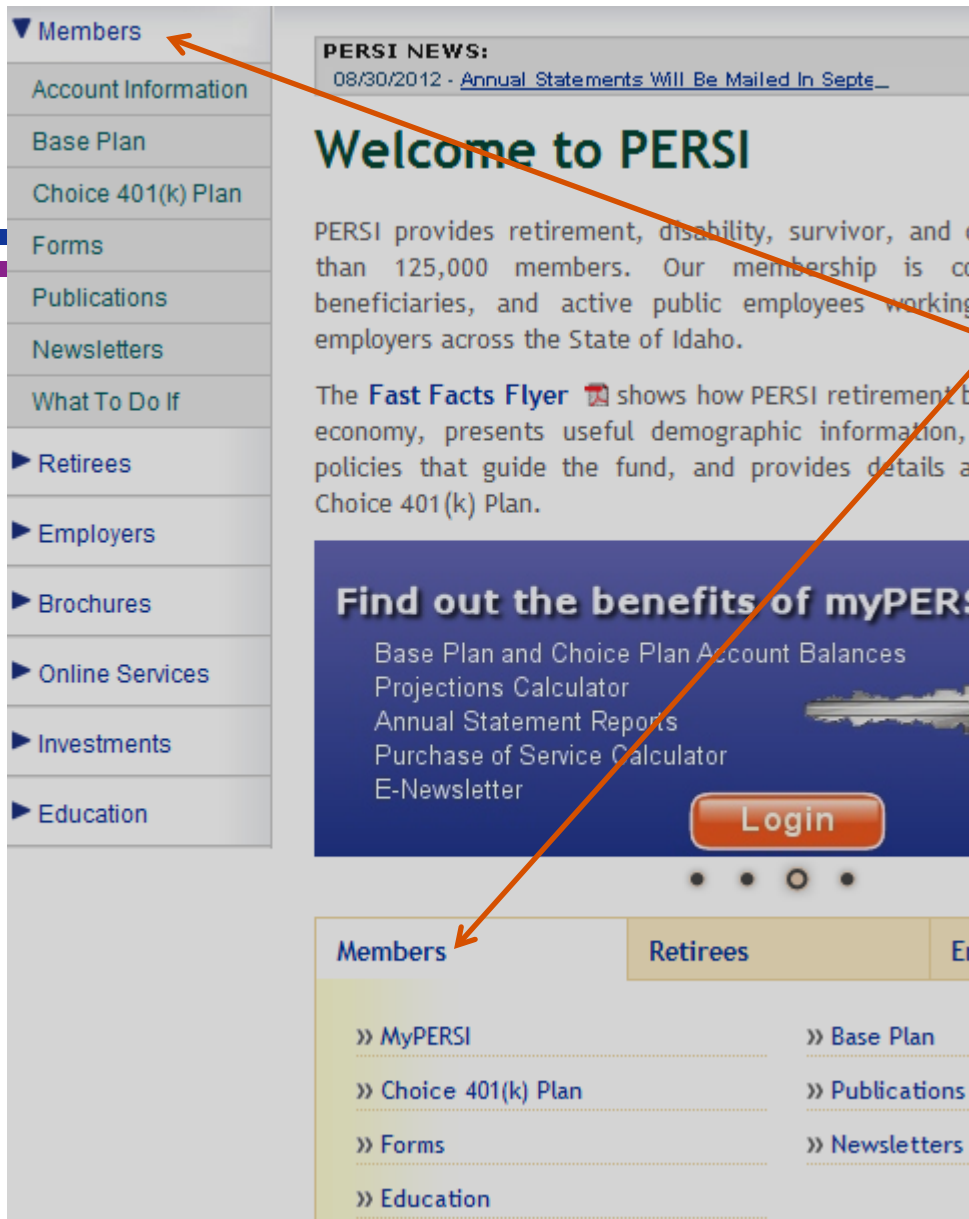
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- » Workshops
[PERSI Training Videos \(New\)](#)
[Check Workshop Schedule](#)



Quick Links:

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- » [RFP Documents](#)



Members

- Account Information
- Base Plan
- Choice 401(k) Plan
- Forms
- Publications
- Newsletters
- What To Do If
- Retirees
- Employers
- Brochures
- Online Services
- Investments
- Education

PERSI NEWS:
08/30/2012 - [Annual Statements Will Be Mailed In Septe...](#)

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The **Fast Facts Flyer** shows how PERSI retirement benefits are affected by the economy, presents useful demographic information, outlines policies that guide the fund, and provides details about the Choice 401(k) Plan.

Find out the benefits of myPERSI

- Base Plan and Choice Plan Account Balances
- Projections Calculator
- Annual Statement Reports
- Purchase of Service Calculator
- E-Newsletter

Login

Members Retirees En...

- » MyPERSI
- » Choice 401(k) Plan
- » Forms
- » Education
- » Base Plan
- » Publications
- » Newsletters

There are two ways to access Member information

Members have access to...

- General information
 - PERSI Base Plan
 - Choice Plan
 - Publications & Newsletters

Specific Account information

- myPERSI
- Forms

What To Do If

Education

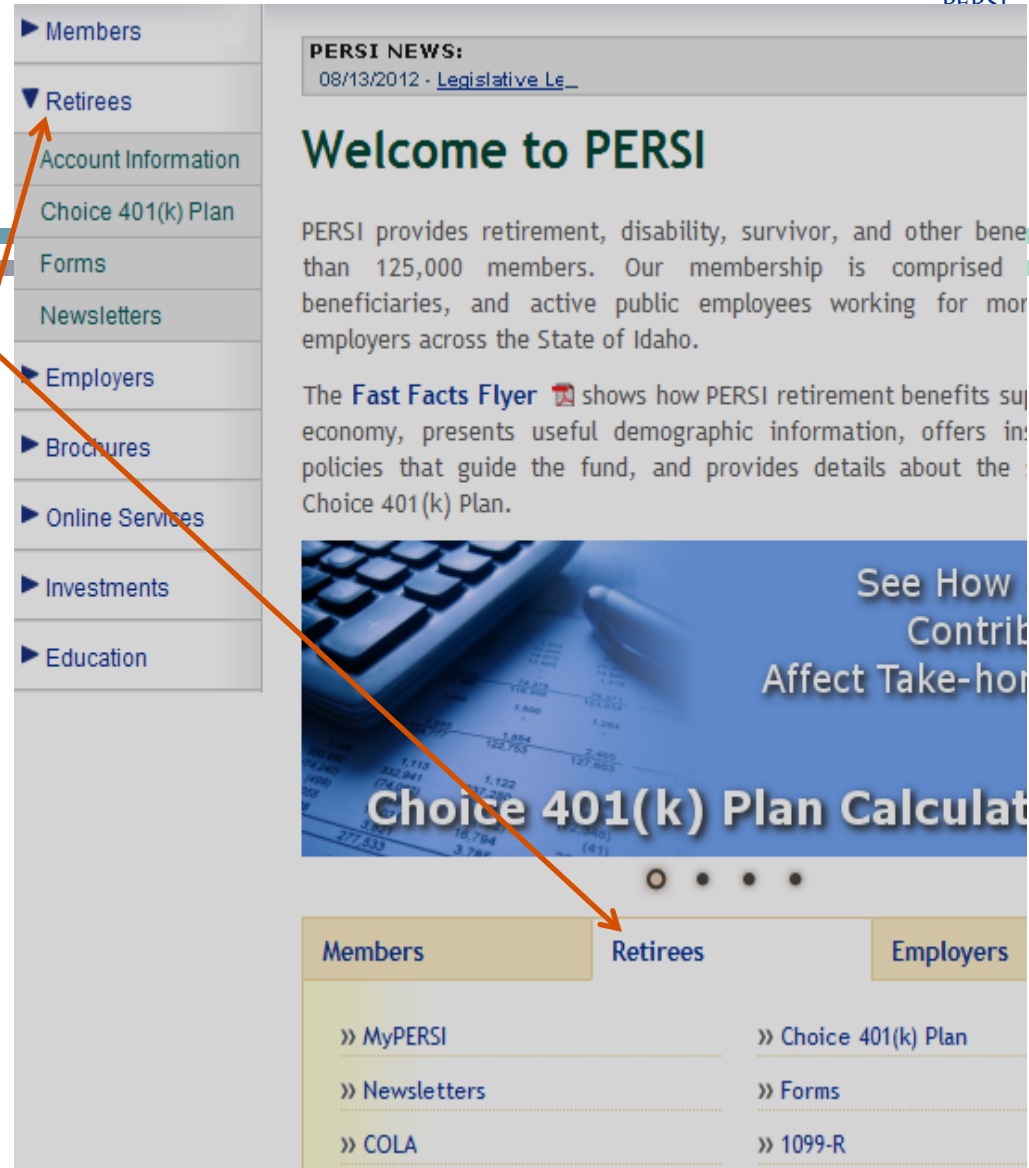
What To Do If I . . .

- » Quit Work
- » Change Jobs
- » Want to Retire
- » Have a Death in the Family
- » Become Disabled
- » Get Married
- » Get Divorced
- » Have or Adopt a Child

There are two ways to access Retiree information

Retirees have access to...

- ◆ General information
 - COLA
 - Choice Plan
 - Publications & Newsletters
- ◆ Specific Account information
 - myPERSI
 - Forms
 - 1099-R



PERSI NEWS:
08/13/2012 - [Legislative Le...](#)

Welcome to PERSI

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Choice 401(k) Plan Calculator

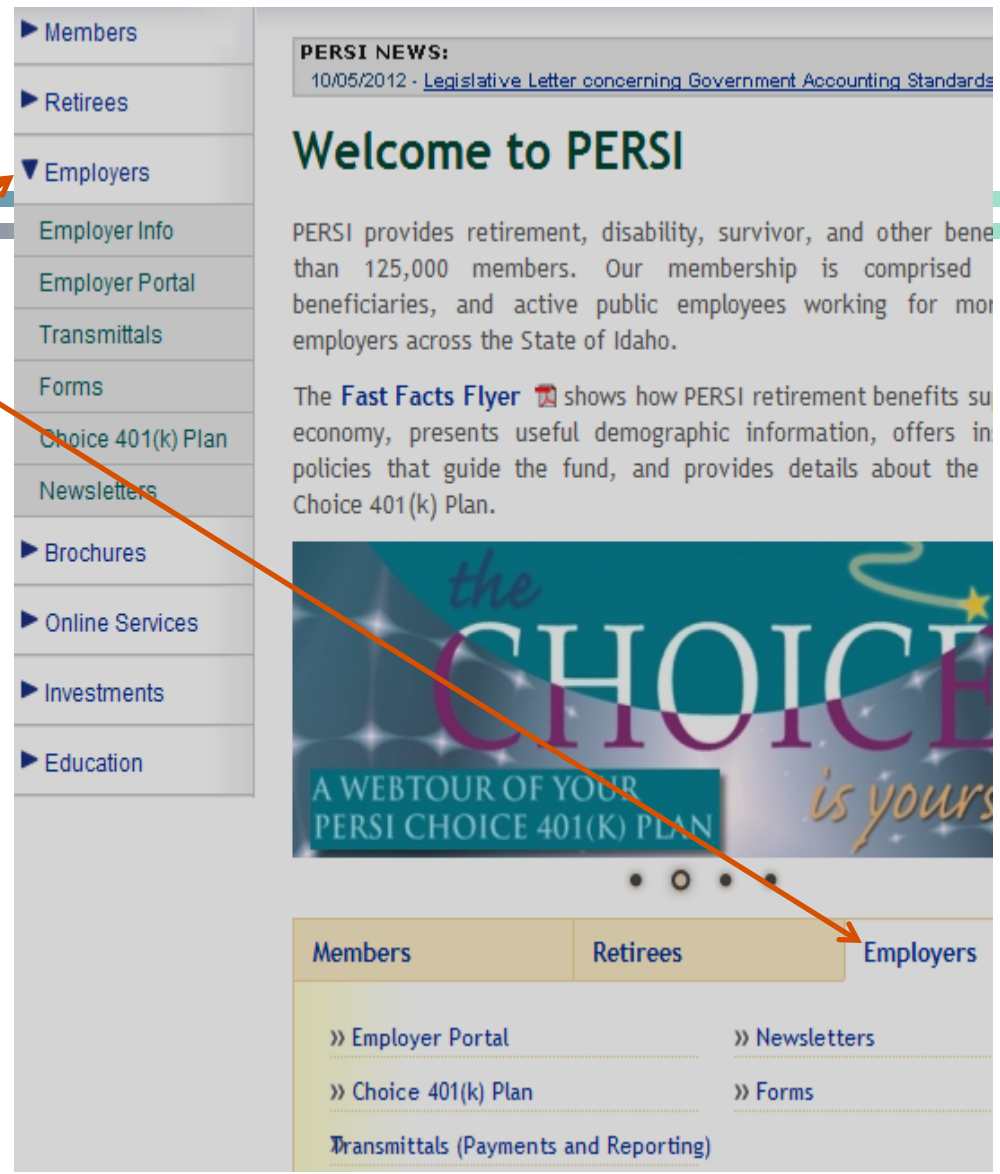
See How Contributions Affect Take-home Pay

Members	Retirees	Employers
» MyPERSI	» Choice 401(k) Plan	
» Newsletters	» Forms	
» COLA	» 1099-R	

There are two ways for Employers to access information

Employers have access to...

- ◆ The Employer Portal
- ◆ Transmittals
 - Payments
 - Reporting
- ◆ Forms
- ◆ Choice 401(K) Plan
- ◆ General Information
 - IRIS




PERSI NEWS:
10/05/2012 - [Legislative Letter concerning Government Accounting Standards](#)

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Members	Retirees	Employers
» Employer Portal	» Newsletters	
» Choice 401(k) Plan	» Forms	
» Transmittals (Payments and Reporting)		

Brochures - Are provided to help members and retirees understand their PERSI benefits and the value and advantages of PERSI membership.

- ▶ Retirees
- ▶ Employers
- ▼ Brochures
 - PERSI Brochures
 - Choice 401(k) Plan
- ▶ Online Services
- ▶ Investments
- ▶ Education

PERSI Brochures

The PERSI Web site is a valuable resource for members and retirees understand their benefits the time you terminate employment. If there is prevail.

- » **Benefits at a Glance Flyer** - PERSI Retire Funds, Cost of Living Adjustments, The Cho
- » **Buy Back Flyer** - If you're looking for a w employer, or you want to pay for a waiting pe
- » **Choice 401(k) Plan Deferral Election Flyer** to a retirement savings account designed to : deductions for tax-deferred contributions to
- » **Credited Service Flyer** - Service credit is explains how you accumulate service credit a
- » **Death Benefit** - In addition to the emotio family's financial security - particularly when financial protection in the form of death bene
- » **Disability Benefit** - If your career is cut s disability benefit from your PERSI Base Plan i
- » **Divorce** - If a PERSI member has been ma ue spouse may be legally entitled to a portio information to help members, spouses, and a

- » **Retirement Options** - options are very easy to encouraged to make an a
- » **Service Retirement** - Ser

- » **Fast Facts Flyer** - This flyer offers demographic i fuel the Idaho economy and how conservative policies
- » **Military Service and Your PERSI Benefits** - If you Base and Choice Plan 401(k) benefits. You may even e
- » **Mixed Service Brochure** - Earning service credit a Mixed Service. This brochure will help you understand available from PERSI.
- » **Outliving Your Spousal Contingent Annuitant Flyer** receiving PERSI benefits outlives their spousal conting
- » **PERSI is Good for Idaho**
- » **Purchase of PERSI Base Plan Service Flyer** - If yc improve your Base Plan retirement benefit. You may f
- » **Required Minimum Distributions Brochure** - This withdraw a certain amount of money from their retire
- » **Tax Deductibi** deductibility of
- » **What Happens to** distribution options
- » **Retirement Checklist Flyer** - Whether you're plan what you need to do to make your transition into retir retirement by identifying the steps and documents ne
- » **Withdrawing Your PERSI Funds Brochure** - This brochure provides PERSI Base Plan and your Choice 401(k) Plan accounts.
- » **Withdrawing Your PERSI Funds Flyer** - This flyer provides a brief o
- » **Working After Retirement Flyer** - If you're considering returning to

On-Line Services - Allows users to login and access specific areas of the website to complete tasks and view information.

▼ Online Services

myPERSI

Choice 401(k) Plan

Employer Portal

PETRA

Insurance Vendors

Unclaimed Funds

Workshop
Registration

myPERSI Log In

You will need an E-Mail Address and Password to access this site. If you have already registered you may sign in below. If you have not registered, click [Register Now](#).

If you wish to access your Choice Plan 401(k) account directly with the PIN given to you by Xerox HR Solutions, [click here](#).

E-mail Address:

Password:
(This is not the PIN from Xerox HR Solutions)

[Forgot Password?](#) [Help Page](#)

Not Registered? [Register Now](#)

Employer Portal Log In

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Each person granted access to the Employer Portal must use their own password to log on. Passwords should not be shared with or disclosed to anyone.

PERSI Employer Portal

E-mail Address:

Password:
(This is not the PIN from Xerox HR Solutions)

[Forgot Password?](#) [Help Page](#)

Not Registered? [Register Now](#)

PERSI Choice 401(k) Plan

xerox Xerox HR Solutions account. The website that the web browser you need assistance with.

Choice 401(k) Plan Login NOTE: If you are not registered, click [Register Now](#).

PETRA Log In

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E-mail Address:

Password:
(This is not the PIN from Xerox HR Solutions)

[Forgot Password?](#) [Help Page](#)

Not Registered? [Register Now](#)

Welcome to the Insurance section of PERSI's web site.

If you're an authorized member of an Insurance company, please login below.

If you want to find out how to get authorized, please click on the contact link at the bottom of the page.

Login:

E-mail Address:

Password:

[Contact Or Passwords Or Help](#) | [PERSI Home Page](#)

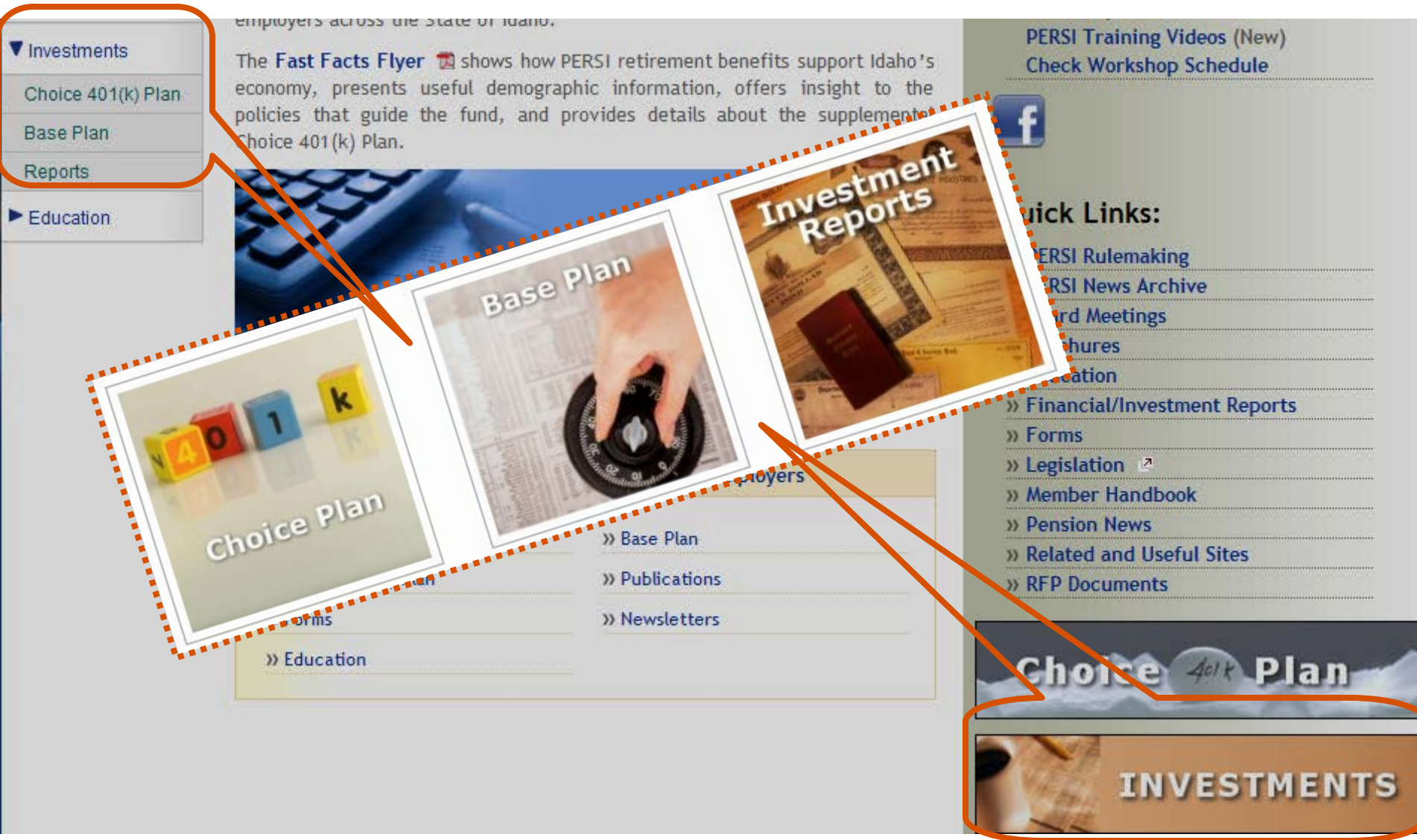
Unclaimed Funds Search

If you are **no longer working for a PERSI employer**, and are not a retiree, you may have funds available to you from the PERSI Base Plan. You must have ended your PERSI-covered employment at least 90 days ago for this search. If you think you may have funds in the PERSI Choice 401(k) Plan, go the link below ("view Choice 401(k) Plan balance") or call Xerox HR Solutions at 1-866-437-3774.

Retirement & Financial Management Workshops

Register for one of our "Hands-On Retirement Workshops". A retirement educator will be available to answer questions regarding a variety of retirement related topics.

INVESTMENTS - Learn about the Choice Plan Options or view Base Plan or other investment reports.



The screenshot shows the PERSI website interface. On the left, a navigation menu is visible with the following items:

- ▼ Investments
 - Choice 401(k) Plan
 - Base Plan
 - Reports
- Education

Three callout boxes highlight specific content:

- Choice Plan:** A box showing the text "Choice Plan" over an image of colorful blocks with the numbers "4", "0", "1", and the letter "k".
- Base Plan:** A box showing the text "Base Plan" over an image of a hand turning a dial on a device.
- Investment Reports:** A box showing the text "Investment Reports" over an image of a stack of papers and a red book.

On the right side of the page, there is a section titled "PERSI Training Videos (New)" with a link to "Check Workshop Schedule". Below this is a Facebook icon and a "Quick Links:" section with the following links:

- PERSI Rulemaking
- PERSI News Archive
- Board Meetings
- Charters
- Education
- » Financial/Investment Reports
- » Forms
- » Legislation
- » Member Handbook
- » Pension News
- » Related and Useful Sites
- » RFP Documents

At the bottom right, there is a banner for the "Choice 401k Plan" with the word "INVESTMENTS" prominently displayed.

- ▶ Members
- ▶ Retirees
- ▶ Employers
- ▶ Brochures
- ▶ Online Services
- ▶ Investments
- ▼ Education
 - Education Info
 - Workshops

PERSI NEWS:

07/18/2013 - [Legisla](#)



Welcome to PERSI

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The Fast Facts for Employers presents information about PERSI and provides details about the PERSI Officer.

Education

PERSI FORMS

Upcoming Events:

- » Board Meeting
 - When: August 20th
 - Time: 8:30 AM
 - Place: Boise PERSI Office
 - [Agenda](#)

- » Workshops
 - [New Employee Orientation](#)
 - [PERSI Training Videos](#)
 - [Check Workshop Schedule](#)



Quick Links:

- » [PERSI Rulemaking](#)
- » [PERSI News Archive](#)
- » [Board Meetings](#)
- » [Brochures](#)
- » [Education](#)
- » [Investment Reports](#)
- » [Forms](#)

Title Bar Navigation

[Home](#)
[Retirement Board](#)
[About](#)
[Contact Us](#)
[Idaho.gov](#)

[Member and Retiree Account Access](#)
[myPERSI Login](#)

[A+](#) | [A-](#) | [Normal](#)

- Members
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- Brochures
- Online Services
- Investments
- Education

PERSI NEWS:
08/13/2012 - [Legislative Letter Regarding The Pension Factor 2012](#)

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Members	Retirees	Employers
» MyPERSI	» Base Plan	
» Choice 401(k) Plan	» Publications	
» Forms	» Newsletters	

Upcoming Events:

- » Board Meeting
When: October 23rd
Time: 8:30 AM
Place: Boise PERSI Office
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[PERSI Training Videos \(New\)](#)
[Check Workshop Schedule](#)

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- » [Member Handbook](#)
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Home

Returns you to the PERSI homepage.

Helping Idaho Public Employees Build A Secure Retirement

IDAHO Public Employee Retirement System of Idaho **PERSI**

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 - Education Info
 - Workshops

PERSI NEWS:
08/30/2012 - [Ani_](#)

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Retirement Board

Information about Board Members and their duties.

Helping Idaho Public Employees Build A Secure Retirement

[Home](#) [Retirement Board](#) [About](#) [Contact Us](#) [Idaho.gov](#)

Retirement Board

PERSI is directed by a five-member Retirement Board. Individuals on the Board are appointed by the Governor of the State of Idaho for terms lasting five years. These appointments are subject to Senate confirmation. State law requires that two members of the Board be active PERSI members with at least ten years of service and three members who are Idaho citizens not members of the system except by reason of having served on the board.

You may contact the Board via e-mail or postal mail:

E-mail address: [Retirement Board](#)

Postal address: PO Box 83720, Boise ID 83720-0078

[Board Meeting Schedule, Agenda and Minutes](#)

Board Members and Terms

Member	Term Expires
Jody B. Olson, Chairman	July 1, 2017
Joy Fisher	July 1, 2014
Jeff Cilek	July 1, 2015
J. Kirk Sullivan	July 1, 2016
William "Bill" Deal	July 1, 2013

Fiduciary Duty of Loyalty

The primary duty of the Retirement Board and PERSI staff, as fiduciaries, is that of loyalty, or acting with an "eye single" to the interests of the members.

As trustees of the plan, the Retirement Board acts in a fiduciary capacity on behalf of the members of the fund and their beneficiaries. The Board is required to discharge its duties for the exclusive benefit of members of the fund, consistent with the governing provisions of the plan.

About

Historical Data, Statutes, Contact Information

Helping Idaho Public Employees Build A Secure Retirement

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About PERSI

PERSI's Mission

To provide our members and their beneficiaries with reliable, secure, long-term retirement, survivor and disability benefits as specified by law.

To assist our members in planning a secure retirement by providing high-quality, friendly service, retirement education and information.

Links to
additional
Information

- » [PERSI Statutes & Rules](#) - PERSI's Idaho Code, Statutes related to PERSI, Administrative Rules, Legislative Updates
- » [PERSI's History](#)
- » [PERSI's History By Dates](#)
- » [PERSI's Historical Numbers](#)
- » [Retirement Board](#)
- » [Contact PERSI](#) - Contact information, directions and maps

Click each of
these to expand

What PERSI Means to Me - As a Working Member

What PERSI Means to Me - As a Retiree

What PERSI Means to Me - As an Employer

Contact Us

Office phone number, hours of operation,
mailing address and email

 Provides information on how to contact
PERSI by



– Telephone

– Mail



– E-Mail



– Displays Regional Office Information and hours



Idaho.gov

Directs users to the State of Idaho homepage.

Helping Idaho Public Employees Build A Secure Retirement

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IDAHO

Official Website of the
State of Idaho



Right-side Navigation

IDAHO

Public Employee Retirement System of Idaho



PERSI

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PERSI NEWS:

07/

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The **Fast Facts Flyer** shows how PERSI retirement benefits work. It provides useful demographic information, offers insight to the policies and procedures, and details about the supplemental Choice 401(k) Plan.

Job Announcement: [Public Information Officer](#).

Find out the benefits of myPERSI

Base Plan and Choice Plan Account Balances

Projections Calculator

Annual Statement Reports

Purchase of Service Calculator

E-Newsletter

Login

Upcoming Events:

» Board Meeting

When: August 20th

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[Agenda](#)

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[New Employee Orientation](#)

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f

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» [Related and Useful Sites](#)

» [RFP Documents](#)

Members

Retirees

Employers

Note the New Employee Orientation

myPERSI

**Member and Retiree
Account Access**

myPERSI Login

- ◆ This link is important for all members and retirees
- ◆ A demonstration of the myPERSI link is provided at the end of the web tour
 - Including
 - Registration
 - Password Resets

❖ In the Upcoming events section

- ❖ Information about the next Board Meeting

- ❖ Access to On-line Training Video's

	Cruisin' to the Beach	Planning for the Beach
Please click on the name of the video you want to play, then click on the play button inside the video window (which will replace this text).	<ol style="list-style-type: none">1. Introduction2. Umbrella Specifics3. Mutual Funds4. Commissions and Fees5. Asset Allocation	<ol style="list-style-type: none">1. Introduction and PERSI Basics2. PERSI Base Plan3. Rule of 904. Retirement Options5. Value of your Base Plan Benefit6. Debt Management7. Time Value of Money8. Diversification and PERSI Choice 401(k) Plan

- ❖ Retirement's A Beach Workshop Schedule and Registration

- ❖ Link to PERSI's Facebook page
 - Like us @ [Public-Employee-Retirement-System-of-Idaho-PERSI](#)
 - Use this social media as another access point for PERSI information

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» Workshops

[PERSI Training Videos \(New\)](#)

[Check Workshop Schedule](#)



Quick Links


❖ Depending on the information you need, a link can redirect you to specific information

❖ If you are new to PERSI...

Utilize the links for:

- Brochures
- Member Handbook
- Education
- Choice 401(K) Plan
- Additional Sites

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Choice 401k Plan

INVESTMENTS



PERSI A Brief
Historical Summary



Click to Watch the Video

This concludes the general overview of PERSI's website.


The following is a step-by-step demonstration of the myPERSI login.

myPERSI

**Member and Retiree
Account Access**

myPERSI Login

Click any of these options on the PERSI homepage to go to the myPERSI login screen.

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Find out the benefits of myPERSI

Base Plan and Choice Plan Account Balances
Projections Calculator
Annual Statement Reports
Purchase of Service Calculator
E-Newsletter

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» MyPERSI

» Base Plan

myPERSI Login

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- » [Member Handbook](#)
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- » [Related and Useful Sites](#)

First time users
must register

myPERSI Log In

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If you wish to access your Choice Plan 401(k) account directly with the PIN given to you by Xerox HR Solutions, [click here](#).

E-mail Address:

Password:

*(This is not the PIN
from Xerox HR Solutions)*

Submit

[Forgot Password?](#)
[Help Page](#)

Not Registered?
[Register Now](#)

The registration
process is easy and
straightforward

After you register
you can log in
anytime to view
your personal
information

The https and the lock symbol indicate this is a secure site.

Required information

- ◆ SSN or
 - Member ID
- ◆ Birth date
- ◆ Last name

This is information you most likely already know

Member Registration

to the PERSI Account Information Site. You must register to use this site. Enter the last 4 digits of your Social Security Number or your Member ID, Date of Birth and Last Name to start the registration process. You may want to try various spellings of your last name as, it may appear slightly different in our system (e.g., McArthur, McArthur Jr.).

Last 4 of your Social Security Number:

or Member ID:

- example: 0000

Date of Birth:

- example: mm/dd/yyyy

Last Name:

By check marking this box, I certify that I am the person identified above.

PERSI members are authorized to use this site to access their own account information. Use of this site by any person to access information from other than their own account is strictly prohibited and could lead to civil or criminal penalties. PERSI monitors and records IP addresses to ensure compliance with these access restrictions and reports violations to proper authorities.

Your IP Address is 164.165.33.8

Submit

[Don't want to register now.](#)

myPERSI Log In

You will need an E-Mail Address and Password to access this site. If you have already registered you may sign in below. If you have not registered, click [Register Now](#).

If you wish to access your Choice Plan 401(k) account directly with the PIN given to you by Xerox HR Solutions, [click here](#).

E-mail Address:

Password:

(This is not the PIN
from Xerox HR Solutions)

Submit

[Forgot Password?](#)
[Help Page](#)

[Not Registered?](#)
[Register Now](#)

Once registered, you can access your account using the email address and the password you chose during the registration process.

The password reset process is very simple.
That screen will be viewed later in the demonstration.

If you registered and are logged in...

MyPERSI Account Information

- ❖ A screen similar to this will be displayed.
- ❖ It contains basic information about you, your plans, and gives you access to annual statements and useful tools.

When you click
“I agree”
 you will have access to additional information and projections.

About You	
Name	<input type="text"/>
Birth Date	<input type="text"/>
Social Security Number	XXX-XX- <input type="text"/>
Gender	<input type="text"/>
Mailing Address	<input type="text"/>
Average Monthly Gross Salary	<input type="text"/>
Membership Category	General Member
Current Public Employer(s)	Public Employee Retirement System
PERSI Answer Center	1-800-451-8228 / 208-334-3365
Months of Service	55
Date of Last Contribution	September 15, 2012
Current Status	Active Not Vested

Your PERSI Retirement Plans	
Base Plan	
Base Plan Balance as of 10/11/12	<input type="text"/>
Contribution Rate	6.23%
Choice 401(k) Plan	
Choice Plan Balance as of 10/6/12	<input type="text"/>
Last Contribution Rate	3%
For more detailed information on your Choice 401(k) Plan account, and to conduct 401(k) transactions, exit to the PERSI Choice 401(k) Plan site at Xerox HR Solutions .	
Beneficiary Information	
Primary Beneficiary	<input type="text"/>

PERSI Account Balances and Projections	
To use the Account Balances and Projections program you must agree to the program notices and terms of usage .	
<input type="button" value="I Agree"/>	

Annual Statements	
2008 annual statement	
2009 annual statement	
2010 annual statement	
Purchase of Service Calculator - Estimate for yourself how much a purchase may cost you.	
How do I change my password or e-mail address?	

Your Personal Statement...

About You

Date of Birth.....
 Average Monthly Salary.....
 Membership Category..... **General Member**
 Current Service..... **55 Months**
 Date of Last Contribution..... **9/15/2012**
 Social Security Normal Retirement Age..... **67 and 0 Months**

* This is calculated using salary averages, and therefore is an approximation. This will likely be lower than your actual salary.

PERSI Retirement Plans

Base Plan (Defined Benefit)

Current Account Balance..... (as of 10/11/2012)
 Current Contribution Rate..... **6.23%**

Choice 401(k) Plan (Defined Contribution)

Account Balance**..... (as of 10/6/2012)
 Current Contribution Rate..... **3.00%**

** Includes current year's gains sharing (if any).

Fund	Contribution	Type of Fund	Balance
PERSI Total Return Fund***	100.00%	Stocks/Growth and Income	

[Visit the PERSI Site to view a list of updated fund returns](#)

*** The PERSI Total Return Fund rate of return since inception is 5.30%.

Your Estimated Monthly Base Plan Benefit

If You Retire Beginning At:

Age 53
8/1/2018

Age 58
8/1/2023

Age 63
8/1/2028

(monthly benefits assume a 0% annual salary increase and a regular payment option)

Click Next
For more information

❖ You can now enter information and get calculated results, and compare various options and situations to help you make informed decisions as you plan for your retirement.

❖ Your options are for a quick or full review

[Logout](#)[Back](#)[Quick Review](#)[Full Review](#)

- The Quick Review Program provides an immediate overview of your projected retirement situation in numbers and graphs.
- With the Full Review Program, you move from screen to screen to input your data and receive your projected retirement information in a more detailed and explanatory format.

Modeling Your Personal Situation...

Now that you've reviewed your Personal Statement, we'll begin the Modeling portion of the program. Below, and on the next screens you'll be asked to make selections regarding variables that will affect your retirement projections. As you progress through the screens, you will always be able to move back to the previous screens if you wish to make changes in your selections.


- Enter your Spouse or Contingent Annuitant's birth date:
(If you are not married or do not wish to name a Contingent Annuitant, leave this cell blank.)

Input as mm/dd/yyyy. Example: 11/05/1959.

- Select an assumed annual salary increase:
(Click the down arrow for a list of possible selections.)

 ▼

[Base Plan](#)
[Choice Plan](#)
[Social Security](#)
[IRAs](#)
[Assumptions](#)
[Important Ages](#)
[Gain Sharing](#)
[Calculation Methods](#)
[Distribution Options](#)

 Additional help or information is available by clicking on these links

Enter your information and click quick review or full review

Quick Review will generate these sections.




Quick Review...

[Personal Information](#)

Date of Birth.....
Spouse or Contingent Annuitant's Date of Birth....
Annual Salary.....
Membership Category..... **General Member**
Current Service..... **55 Months**
Social Security Normal Retirement Age..... **67 and 0 Months**
Social Security Benefit..... **per Month**

Your future Social Security benefit is based on Social Security Administration projections and is not affected by the assumptions you enter in this program. The social security benefit shown above is in inflated dollars as opposed to today's dollars. If the Social Security amount seems incorrect or to review your personal Social Security information go to <http://www.ssa.gov/OACT/quickcalc>. Request your benefit in inflated dollars.

* This is calculated using salary averages, and therefore is an approximation.

 **Allows you to make some assumptions**

[Assumptions](#)

Inflation.....
Percent of Final Year's Salary you would like during retirement.

Rates of Return on Choice Plan Investments:

Based on historical rates of return, it may be unrealistic to expect long-term returns of 12% or more. In addition, you may choose to invest more conservatively during retirement; therefore, you may earn a lower rate of return during retirement. The rates of return you select are being compounded on a monthly basis for calculation purposes.

Pre-Retirement.....
Post-Retirement.....

Separation Age and Date	Base Plan Retirement Age and Date	Choice Plan Withdraw Age and Date	Receive Social Security Benefits
<input type="text" value="Age 58 on 7/31/2023"/>	<input type="text" value="Age 58 on 8/1/2023"/>	<input type="text" value="Age 58 on 8/1/2023"/>	<input type="text" value="Age 67 on 8/1/2032"/>

(Click the down arrow for a list of possible selections.)

[Base Plan](#)

Base Plan Payment Option:

Option 1: 100% Contingent Annuitant Allowance

If You Retire Beginning At:

Retirement Options	Age 53 8/1/2018	Age 58 8/1/2023	Age 63 8/1/2028
Regular			
Option 1: 100% CA Allowance			
Option 2: 50% CA Allowance			

[Choice Plan](#)

Date you plan to begin contributions:

Month

September

Year

2012

- If you are currently contributing to the Choice Plan, select the current month and year.
- If you are not currently contributing to the Choice Plan, select the month and year you plan to begin making contributions to the Plan. This date must be prior to your selected Separation Month and Year.

Contribution Rate

3%

- If you are currently contributing to the Choice Plan and wish to model a different percentage contribution, select that percentage.

Distribution
Option:

IRA Rollover

Distribution
Calculation
Method:

Inflation-Adjusted

If you chose
Specified Rate
select a rate of
withdrawal:

6%

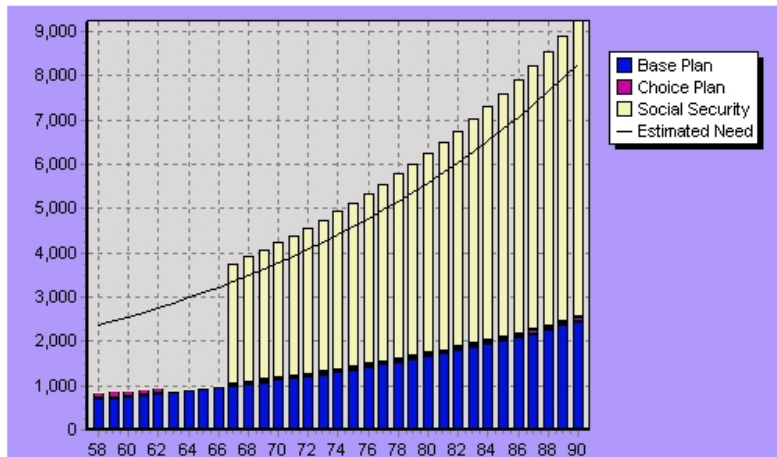
Results are based on the assumptions you enter, which allows you to explore several scenarios.

Quick Review Results...

Calculations based on your input from the previous screen are illustrated below and compare your projected retirement income to your estimated income need. This is designed to provide an overview of your retirement situation. If you wish to make changes, click on the [Back] button and modify your input. For a more thorough analysis and commentary, work through the Full Review Program.

Benefits at
Retirement & Withdrawal
Age 58

Monthly Income Need.....
Base Plan Benefit.....
Choice Plan Withdrawal.....
Social Security Benefit.....
Total Monthly Income.....
Over/(Under) Monthly Income Need.....



After the results from the quick review are displayed, you chose either the option to make modifications or the option to continue by clicking Next...

Next will take you to the Full Review

The Full Review

Before we do your Full Review, you'll need to provide some data and make some assumptions regarding variables that will affect your future retirement income. As you move from one screen to the next, you'll be asked to make selections or to enter specific numbers relating to your personal situation.

Base Plan

The Base Plan provides you with a guaranteed monthly retirement benefit for your lifetime. The amount of your benefit is affected by how long you work, when you choose to begin receiving your benefit, and the method of payment you select. If you need more information before making your decisions, click on "Base Plan" above.

Separation Age is the age at which you stop working as a PERSI employee. Although you may separate in any month, to simplify calculations, it will be assumed that you work through the end of your birth month for the age selected. Your birth date is 07/06/1965, so it will be assumed that you work through July of your Separation Age.

- Select your Separation Age and Date:

Age 58 on 7/31/2023 ▼

Retirement Age is the age at which you will begin receiving a monthly benefit from your Base Plan. Although you may retire in any month, to simplify calculations, it will be assumed your benefit will begin on the first of the month following your birth month of the age you select.

- Select the age at which you wish to begin receiving a monthly benefit from your Base Plan:

Age 58 on 8/1/2023 ▼

Retirement Allowance Option allows you to select how your benefit is paid. You may select from six options.

- Select the Retirement Allowance Option you wish to use for payment of your Base Plan Benefit:

Option 1: 100% Contingent Annuitant Allowance ▼

If You Retire Beginning At:

Retirement Options	Age 53 8/1/2018	Age 58 8/1/2023	Age 63 8/1/2028
Regular			
Option 1: 100% CA Allowance			
Option 2: 50% CA Allowance			

Logout Back Next

Choice Plan Full Review - Retirement Planning...

[Choice Plan](#)

The Choice Plan provides additional income during retirement based on the amount of contributions and earnings that have accumulated during your working years. You may designate a percentage of your pay to be added to your account each payday and direct your contributions to the investments you select. If you need more information before making your decisions, click on "Choice Plan" above.

Your [Contribution Date](#) is the month and year you wish to begin contributing to your Choice Plan account. You may begin making contributions at any time.

- Select the month and year you wish to begin making your contributions. This date must be prior to your selected Separation Month and Year (July, 2023):

October ▼ 2012 ▼

- If you are currently contributing to the Choice Plan, select the current month and year.
- If you are not currently contributing to the Choice Plan, select the month and year you wish to begin making contributions to the Plan. This date must be prior to your selected Separation Month and Year.

Your [Contributions](#) are the percent of pay you wish to have added to your Choice Plan account. Also see [401\(k\) Contribution Limits by Year](#).

- Select the percent of pay you wish to contribute:

3% ▼

- If you are currently contributing to the Choice Plan and wish to model a different percent of pay contribution, select that percentage.

Each year PERSI *may* make a Gain Sharing distribution directly into your Choice Plan account. If made, this distribution will be equal to a percentage of your Base Plan account balance as of the previous June 30. However, because Gain Sharing is not guaranteed, the software assumes that no distributions are being made. If Gain Sharing distributions are made in the future, your Choice Plan account balance will be larger than that being calculated in the software.

Full Review continued

Choice Plan Full Review - Retirement Planning...

[Choice Plan](#)

[Withdrawal Age](#) is the age at which you will begin withdrawing funds from your Choice Plan. Your benefit will begin on the first month following your birth date at the age you select. This age must be equal to or greater than your Separation Age and at least age 70.

- Select the age at which you wish to begin withdrawing funds from your Choice Plan:

Age 58 on 8/1/2023 ▼

[Distribution Option](#)

The [Distribution Option](#) determines how you receive money from your Choice Plan. The Choice Plan has several distribution options at retirement including Installment Payments, a Lump Sum Payout or a Rollover to an IRA or Eligible Retirement Plan. For purposes of this calculator we will assume you roll the funds to an IRA or other plan.

[Calculation Method](#)

The [Calculation Method](#) determines how your distribution is calculated under the Distribution Option you selected.

- The IRA Rollover will be used to model your distribution. Now, choose the Calculation Method to be used with the IRA Rollover:

Inflation-Adjusted ▼

- If your chosen Calculation Method is Specified Rate, select a rate of withdrawal:

6% ▼

Social Security Age is the age at which you will begin receiving your Social Security benefits. Your Social Security Normal Retirement Age (SSNRA) is age 67 and 0 months. However, you may elect to begin receiving reduced benefits beginning as early as age 62. Your benefit will begin on the first of the month following your birth date at the age you select.

- Select the age at which you wish to begin receiving Social Security benefits:

Age 67 on 8/1/2032

- Select to have inflated dollars or today's dollars:

Inflated Dollars

I need additional information on Social Security

Assumptions
Full Review - Retirement Planning...

Inflation is the increase in the cost of goods and services over time. As inflation occurs, your cost of living increases. The inflation percentage you select will be used to increase your cost of living beginning at your retirement and continuing throughout your lifetime.

- Select an assumed rate of inflation:

4%

The *Rates of Return* you receive on your Choice Plan investments, both before and during retirement, affect the value of your account balance. That balance is the amount that will provide additional income during your retirement years.

- Select an assumed rate of return on investments prior to retirement:

8%

- Select an assumed rate of return on investments during retirement:

6%

Based on historical rates of return, it may be unrealistic to expect long-term returns of 12% or more. In addition, you may choose to invest more conservatively during retirement; therefore, you may earn a lower rate of return during retirement.

The rates of return you select are being compounded on a monthly basis for calculation purposes.

Full Review continued

Your Tax Situation...

Enter the following information to compare your tax situation with your current before-tax contribution to the Choice Plan, if any, and the rate of contribution you have selected in the program.

Tax Filing Status: Married Filing Joint

Dependents: 2 * Include Yourself

Itemized Deductions: 0 \$9,500 will be used in your calculation

The larger of your entered Itemized Deductions or the Standard Deduction for your tax filing status will be used in your tax calculation.

Re-Calculate

	Current Choice Plan Savings at 0.00% of Salary	Selected Choice Plan Savings at 3.00% of Salary	Amount of New Monthly Choice Plan Savings	Monthly Cost of New Choice Plan Savings
Gross Monthly Salary				
Deductions:				
	Base Plan (6.23%)			
	Choice Plan (Savings Before-Tax)			
Taxes:				
	Federal			
	Social Security (6.20%)			
	Medicare (1.45%)			
Monthly Income After Taxes and Savings				

As can be seen above, increasing your contribution rate to the Choice Plan to 3.00%, or (\$88) each month, actually only costs an additional \$76 each month. The difference is due to the contribution being made with a pre-tax dollar.

Note: Other than contributions to your retirement plan and payroll taxes, no other payroll deduction items are shown here. This paycheck comparison uses the retirement contribution rates expected to be in effect for the lifetime of this modeling software. Retirement contribution rates could change in the future. Your federal income tax withholding is calculated based on your annual wage divided by 12, number of dependents, and deductions to arrive at your monthly withholding. Your actual withholding and tax liability may differ from that shown.

Retirement Income...

Base Plan (Defined Benefit)

At your selected separation age 58, you will have accumulated 15 years and 4 months service credit and your final average salary is projected to be .

You have chosen to retire at age 58. This means that you will begin receiving your monthly Base Plan benefit on 8/1/2023. Based on the Option 1 Retirement Allowance, your benefit is estimated to begin at per month and increase with inflation throughout your lifetime. At your death your Contingent Annuitant will receive 100% of your benefit for the remainder of his or her lifetime.

Choice Plan (Defined Contribution)

The Choice Plan has several distribution options at retirement including Installment Payments, a Lump Sum Payout or a Rollover to an IRA or Eligible Retirement Plan. For purposes of this calculator we will assume you roll the funds to an IRA or other plan.

If you are under age 59-1/2 when your distributions begin, they will first be calculated as equal annual payments based on your projected life expectancy for the longer of five years or until you reach age 59-1/2. This will avoid the 10% early withdrawal tax. Once the required time period has been met, your withdrawals will be recalculated based on the method you have selected.

If you take your Choice Plan Account as an IRA Rollover at age 58. The value of your account is estimated to be at your withdrawal age and will provide a monthly income of until age 63. At that time your monthly distributions will change to , based on the withdrawal method you selected. These payments may fluctuate in the future based on your rate of return.

Keep in mind that you are not required to withdraw your funds under any specific method. The withdrawal methods discussed here are not recommendations and are shown for illustrative purposes only. Check with your tax advisor prior to making your actual withdrawal decision.

Social Security

You have chosen to begin receiving your Social Security benefit at age 67. Based on an estimated inflated monthly benefit of at your age SSNRA of 67 and 0 months you will receive approximately at age 67. Review your personal Social Security information at <http://www.ssa.gov/OACT/quickcalc>.

Logout Back Next

How Much Will You Need...

Your final year's salary is the starting point for determining your future retirement income need. Based on your current salary and assuming you receive a 0.00% salary increase each year between now and the date you separate from service, 7/31/2023 (age 58), your final year's salary will be approximately . This is the amount that will be used to begin your retirement calculations. However, if you do not agree with the amount you may wish to use an alternative amount to begin your calculations. If so, input that number below. If the cell is left at zero will be used.

We will begin your calculations at the earlier of your Retirement Age or the age you selected to begin withdrawals from your Choice Plan. If you are not retiring or beginning withdrawals from your Choice Plan at the same age you are separating from service, your retirement income need will be increased by the rate of inflation for the number of years difference.

Calculated Final Year's Salary.....

Alternative Final Year's Salary.....

\$0

Select an estimated percentage of your Final Year's Salary you wish to have as income during retirement.....

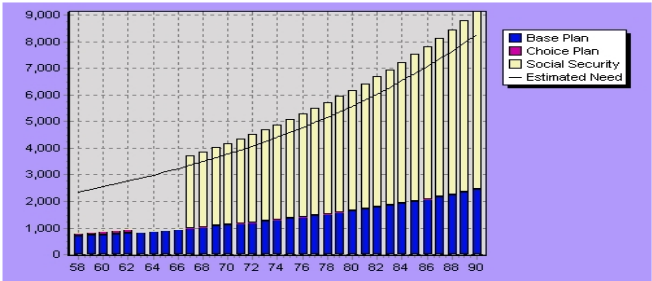
80%

Logout Back Next

Full Review Results...

Based on a Withdrawal Age of 58 and a Retirement Age of 58, the software has calculated your estimated retirement income as shown in the following chart and graph.

Benefits at Retirement & Withdrawal Age 58	
Monthly Income Need.....	
Base Plan Benefit.....	
Choice Plan Withdrawal.....	
Social Security Benefit.....	
Total Monthly Income.....	
Over/(Under) Monthly Income Need.....	



Modifications



If the previous screen illustrated an income shortage during your retirement, you may be able to make up that shortfall by modifying your selections below.

	Original Assumptions	Revised Assumptions
Separation Age.....	58 on 7/31/2023	Age 65 on 7/31/2030
Retirement Age.....	58 on 8/1/2023	Age 65 on 8/1/2030
Receive Base Plan Benefit		
Withdrawal Age.....	58 on 8/1/2023	Age 65 on 8/1/2030
Receive Choice Plan Benefit		
Social Security Age.....	67 on 8/1/2032	Age 70 on 8/1/2035
Receive Social Security Benefit		
Percent of Final Year's Salary you would like during Retirement.....	80.00%	80%
Base Plan Payment Option.....	Option 1: 100% Contingent Annuitant Allowance	
	Regular Retirement Allowance	
Choice Plan Distribution Option.....	IRA Rollover	IRA Rollover
Choice Plan Distribution Calculation Method.....	Inflation-Adjusted	Inflation-Adjusted
	(If you choose Specified Rate, input a rate of withdrawal.)	6%

Logout Back Back to Quick Review Back to Full Review Next

Other Investments...

Enter your current investment or savings account balances, the monthly amount you will be saving between now and your modified separation age, and the estimated annual rate of return you expect to receive to see what they may be worth at the earlier of your Modified Retirement Age or Modified Withdrawal Age, if different. Do not include your Choice Plan Account. Keep in mind that if your investments are not tax-deferred, you will be required to pay taxes on the return in the year earned.

	Current Value	Level Monthly Contributions	Annual Rate of Return	Future Value
Example	\$10,000	\$100	10.00%	\$117,341
New Account	0 (no commas)	0	10%	Calculated Add
Total	\$0			\$0

Total Current Investment and Savings = \$0
Total Future Investments and Savings at Modified Withdrawal Age = \$0
Total Future Investments and Savings at Original Withdrawal Age = \$0

Full Review...Modifications

The chart on the left is based on your Original Input, while the one on the right reflects the modifications you made on the previous screen.

Your Original Input	Your Modified Input
Benefits at	Benefits at
Retirement & Withdrawal Age 58	Retirement & Withdrawal Age 65
Monthly Income Need.....	Monthly Income Need.....
Base Plan Benefit.....	Base Plan Benefit.....
Choice Plan Withdrawal.....	Choice Plan Withdrawal.....
Social Security	Social Security
Total Monthly Income.....	Total Monthly Income.....
Over/(Under)	Over/(Under)

Other options you may want to consider if your projected income is less than your monthly need:

1. Using any or all of your personal investments to supplement your income along with saving an additional monthly amount if required. At the time you begin receiving retirement benefits, your Personal Investments are estimated to be worth \$0.
2. Using any or all of the remaining balance of your Choice Plan account along with saving an additional monthly amount, if required. Your Choice Plan balance is estimated to total approximately \$38,250 at your Withdrawal Age (age 65).

The example above illustrates the Choice Plan Withdrawal Method you selected. However, depending on the amount of your contributions and the rate of return on your investments, there may be sufficient assets left in the account to supplement your income need.

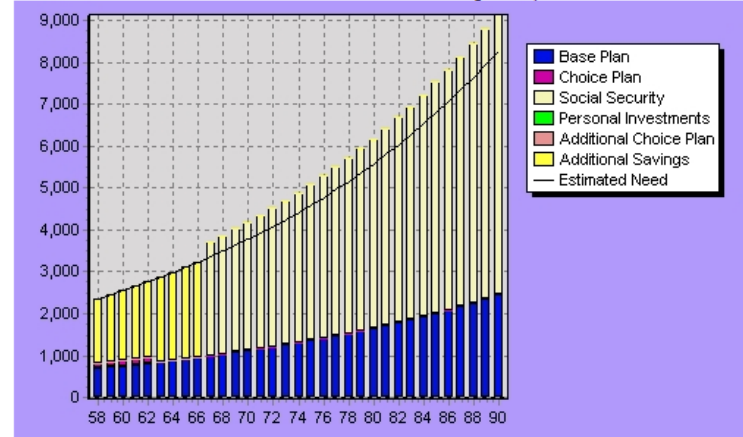
3. Using both items #1 and #2 above along with saving an additional monthly amount, if required.
4. Not using either item #1 or #2 but saving an additional amount each month.

Make your selection below and move to the next screen to view the results.

- ☒ Use my personal investments to provide additional retirement income.
- ☐ Use Choice Plan investments over and above my calculated withdrawals to supplement my retirement income.
- ☐ Use both my personal investments and the remainder of my Choice Plan investments to provide additional retirement income.
- ☐ How much more do I have to save each month at my pre-retirement rate of return (6.00%) if I don't use any of my other investments.
- ☐ Don't use any of my other investments and don't show how much I have to save.

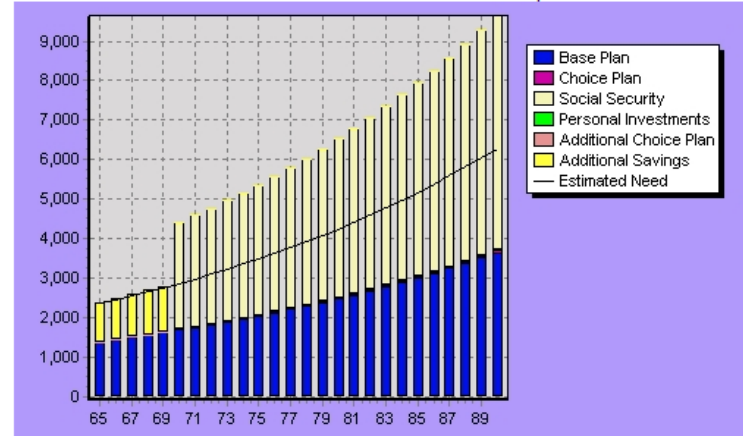
Save an additional \$332 per month until separation (129 months) at 6.00%.

Retirement Income vs Need: Original Input



Save an additional \$66 per month until separation (213 months) at 6.00%.

Retirement Income vs Need: Modified Input



Another way to increase your potential retirement income is to increase the rate of return on your investments. Read each statement and check on the number that most accurately reflects how you feel about investing. Then, we'll add up the numbers to get your total score and determine your investor type.

How Do You Feel About Investing?

Strongly Disagree

Strongly Agree

1. I accept higher risks in order to pursue a higher return on my investment.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. It is important for the return on my investments to stay ahead of inflation.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I don't move my investments, even if they lose money during the course of a year.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I invest in the Plan to save for retirement, and therefore do not intend to take a loan or withdrawal.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I am well-educated about my investment, the markets and retirement issues.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Total

15

What Kind of Investor Are You?

Your Score	May Indicate That Your Investor Type Is...	
5 - 11	Conservative	The type of investor you are indicates how much risk you are willing to take with your investments.
12 - 18	Moderate	
19 - 25	Aggressive	

What type of Investor are you?

Choice Plan Investments

RISK

Lower

Higher

Stable Value

SEI Stable Value Fund

Bonds

Mellon Aggregate Bond Index Fund

Dodge and Cox Fixed Income Fund

Stocks/Growth and Income

PERSI Total Return Fund

Mellon S&P 500 Stock Index Fund

Mellon Wilshire 5000 Stock Index Fund

Vanguard Growth and Income Fund, Admiral Shares

Stocks/Growth

Dreyfus Premier Mid Cap Stock R Fund

T. Rowe Price Small-Cap Stock Fund

Stocks/International Growth

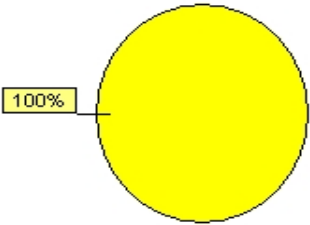
Mellon International Stock Index (EAFE) Fund

Brandes International Equity Fund

Your Current Allocation

Stable Value.....	--
Mellon Aggregate Bond Index Fund.....	--
Dodge and Cox Fixed Income Fund.....	--
PERSI Total Return Fund.....	--
Mellon S&P 500 Stock Index Fund.....	--
Mellon Wilshire 5000 Stock Index Fund.....	--
Vanguard Growth and Income Fund, Admiral Shares.....	--
Dreyfus Premier Mid Cap Stock R Fund.....	--
T. Rowe Price Small-Cap Stock Fund.....	--
Mellon International Stock Index (EAFE) Fund.....	--
Brandes International Equity Fund.....	--

Total Portfolio



Conclusion...

At this point, you have completed the software program. The following is a recap of your modified selections and the resulting output.

Separation Age..... 65 Initial monthly retirement income need =

Retirement Age..... 65 Base Plan initial monthly benefit =

Withdrawal Age..... 65 Choice Plan initial monthly withdrawal =

Social Security Age..... 70 Social Security initial monthly payment =

Base Plan Payment
Option..... Regular Retirement Allowance

Save an additional \$66 per month until separation (213 months) at 6.00%.

If you would like to model additional scenarios, [click here](#).

If you would like to go back to the Quick Review, [click here](#).

If you would like to go back to the Full Review, [click here](#).

[Logout](#)
[Back](#)
[Finish](#)

One last myPERSI use...

[Purchase of Service Calculator](#) - Estimate for yourself how much a purchase may cost you.



Purchase of Service Calculator

Enter your retirement assumptions on this page to calculate a purchase of service

Your Service Class: General Member

Your Employer: Public Employee Retirement System

Termination Date (The date you will quit work):

Retirement Date (The date you plan to retire):

☒ Number of **Months of Service**(MOS) to Purchase:

or

☐ Dollar Amount of Purchase:

If you want to project a yearly salary increase, you may enter that appropriate information here.

Average of Your Last 12 Month Pay: \$

Annual Salary Increase: %

Calculate Results

Below are the results using the information you gave us. You can calculate the costs and benefits of a different purchase of service or explore savings options by clicking on the buttons at the bottom of the page.

Benefits are based on a termination date of: **07/16/2023**

Cost for Purchase of Service

Your total cost to purchase **48** months of service on **07/16/2023**: **\$28,019.54**

How this purchase will affect your retirement benefit, based on a 0% annual salary increase

- Total of months requested to purchase (1-48): **48**
- Monthly allowance with purchase: **\$941.89**
- Monthly allowance without purchase: **\$755.14**
- Difference in Monthly allowance: **\$186.75**

Try a different purchase

Explore Savings Options

Password Reset

Your Password

What can I use for a password?

The password must be at least 6 characters and not more than 15 characters in length, with no spaces. It cannot contain any special character – !@#\$%^&*() – and it must contain at least a letter and a number. The following are examples of valid passwords: testing4 – Harvest2 – LOGJAM1.

Can I change my password later or do I always have to keep the same one?

After you have logged in, you can use the form below to change your password at any time. You can keep the same password as long as you like or change it as often as you like.

I asked to have my temporary password sent by e-mail but I never received it. Why?

If you are using e-mail messaging software that has an automated spam filter – such as Earthlink, MSN or AOL – or if you have chosen to block e-mail messages from unknown sources, you will not see the e-mail message with your password in your Inbox. If you do not receive the e-mail within a few minutes, look in the folder that contains blocked messages and open the e-mail message from 'PERSIWebAccount (persiwebaccount@persi.idaho.gov)' and subject 'PERSI Confirmation'. This e-mail will contain your temporary password.

To get a new password for your personal login ...

To access your personal information, please enter your Social Security Number.

Social Security Number:

-example: 000-00-0000

Submit

To get a new password for your work login ...

To access your work information (for Employers and Insurance Vendors), please enter your Last Name, Email, and Date of Birth.

Last Name:

Email Address:

Date of Birth (MM/DD/YYYY):

Submit

This concludes the PERSI web tour.

- ◆ If you have questions, please call the PERSI Member Services Answer Center at
 - ◆ 1-800-451-8228 or
334-3365 (from the Treasure Valley area)

**Thank you for taking time to
learn about navigating the PERSI website.**